

# Overseas Student Health Cover

Effective 24 November 2021



More info  
[bupa.com.au/  
students](https://bupa.com.au/students)

## Healthcare in Australia

Australia is said to have one of the best health systems in the world. However, the system is complex and we understand that accessing healthcare can be confusing for new visitors. That's why we aim to provide the best advice and support to help you find what's right for your needs, so you can be confident you are getting the best healthcare services, when you need them.

The Australian Government has arrangements in place to ensure Australian residents have access to public hospitals at minimal cost and to subsidised medical services, pharmacy and some additional services.

The private sector, which includes private health insurance, provides an extensive range of services to complement these.

Bupa makes it possible for an overseas student to access a broad range of health services across both the public and private sectors.

### What is private health insurance?

Many Australians pay extra towards the cost of their health care and have private health insurance. This provides access to benefits towards treatment in private hospitals and a range of additional dental and allied health services, not available through Medicare.

When you use your private health insurance you can choose the doctor who will be primarily responsible for your treatment and you will be covered for a private room if you request one and where one is available.

There are two kinds of cover:

- Hospital cover pays benefits towards the costs of hospital treatment as a private patient.
- General treatment ('ancillary' or 'extras') cover for some non-medical health services not covered by Medicare – such as dental, physiotherapy and optical services.

### What is Medicare?

Medicare is Australia's universal system available for Australian citizens and permanent residents and visitors from countries that have reciprocal healthcare agreements (subject to the terms of those agreements), that subsidises medical fees and some services by dentists and allied health professionals.

In addition, under the arrangements between the Australian and State governments, when you're treated as a 'public' (free) patient, you may be treated by doctors in training, although under supervision from qualified specialists.

### Do I have access to Medicare?

If you're applying for a student visa, a current student or looking to extend your student visa you will not generally have access to Medicare.<sup>1</sup>

### What are you covered for with Bupa?

We pay benefits towards hospital care in private or public hospitals, choice of doctor, out-of-hospital medical and allied health professional fees, pharmacy, and a range of additional services.



<sup>1</sup> Students from reciprocal health countries may have some access to Medicare, however may still require OSHC. Visit [humanservices.gov.au/individuals/services/medicare/reciprocal-health-care-agreements](https://humanservices.gov.au/individuals/services/medicare/reciprocal-health-care-agreements) to find out more.



## Why choose Bupa Overseas Student Health Cover

It's our purpose that makes us different - helping our members to live longer, healthier, happier lives. We focus on your health, so you can focus on your studies. Overseas Student Health Cover (OSHC) helps ensure you'll be covered for the cost of medical treatments if you get sick or have an accident. The Australian Government requires you to have OSHC for the duration of your study period in Australia.<sup>1</sup>

When you lodge your visa application with the Department of Home Affairs you must show proof of your OSHC.



### Meet visa requirements

To be 100% sure you comply with the Australian Government's insurance requirements.



### Protect yourself from the unexpected

If the unexpected happens during your stay you can be covered for treatments and medical care.



### Unlimited emergency ambulance

We'll take care of the cost of all emergency transport and on-the-spot treatment by our recognised providers.



### No mental health benefit waiting periods

Your mental health is important to us, so you have no waiting periods to access psychiatric treatment and mental health benefits on your cover.<sup>2</sup>



### Convenience

The choice of where and when you'd like to be treated at Members First and Network Hospitals.



### OSHC Extras

Choose Extras cover for services that OSHC doesn't cover, such as dental, physio, chiro and optical.

<sup>1</sup>Students from selected countries may have some access to Medicare, however may still require OSHC. Visit [humanservices.gov.au/customer/enablers/health-care-visitors-australia](https://humanservices.gov.au/customer/enablers/health-care-visitors-australia) to find out more. <sup>2</sup>The standard 2 months waiting period for pre-existing conditions of a psychiatric nature is not enforced by Bupa until further notice.

# Overseas Student Health Cover

## Hospital & Medical Services

In hospital services	OSHC
Rehabilitation	✓
Hospital Psychiatric services	✓
Palliative care	✓
Blood	✓
Bone marrow transfusion or transplant	✓
Eye (not cataracts)	✓
Cataracts	✓
Ear, nose and throat	✓
Bone, joint and muscle	✓
Joint reconstructions	✓
Joint replacements (other than Hip and Knee)	✓
Joint replacements (Hip and Knee)	✓
Organ transplant	✓
Dialysis for chronic kidney failure	✓
Hernia and appendix	✓
Heart and vascular system	✓
Gynaecology	✓
Miscarriage and termination of pregnancy	✓
Pregnancy and birth	✓
Assisted reproductive services	x
Male reproductive system	✓
Plastic and reconstructive surgery (medically necessary)	✓
All cosmetic surgery	x
All Medicare recognised services	✓
<b>In hospital medical services</b>	
Inpatient medical costs	100% of MBS
Most Medicare recognised diagnostic tests (e.g. x-ray, pathology)	✓
<b>Outpatient medical services</b>	
GP consultations	100% of MBS
Specialist consultations	100% of MBS
Pathology (e.g. blood tests)	✓
Radiology (e.g. x-ray scans)	✓
Allied health services	✓
Outpatient pregnancy services	✓
Outpatient psychiatric services	✓
Selected pharmacy items	\$50 per script item \$300 pp yearly limit (\$600 per family membership)
<b>Additional benefits</b>	
Emergency and limited non-emergency ambulance services	Emergency Ambulance only
Repatriation	x
Family in-hospital benefit	x
Crutches and wheelchairs benefit	x
Cover for extras services (e.g. Dental, optical, physio)	x
Travel and Accommodation benefit	x

## There are 3 different types of membership available



### Single

Cover for student only



### Couples

Cover for the student and their partner as listed on the student's dependant visa



### Family<sup>5</sup>

Cover for the student, their partner and their dependant children under 18 years of age if they live with the student in Australia

Student is defined as the primary student visa holder

### Access to Private and Public Hospitals

In most cases you're covered for in-patient services, accommodation and theatre fees at Members First, Network and public hospitals.

### Doctors and Specialists

Get up to 100% of the Medicare Benefits Schedule (MBS)<sup>1</sup> fee for the cost of medical services provided by doctors or specialists in or out of hospital.

### Pharmacy

Claim up to \$50 per script item once you've paid the PBS co-payment fee<sup>2</sup>.

### Emergency Ambulance

Unlimited emergency ambulance transportation and on-the-spot treatment by our recognised providers.

### Private Room

Get your own room where available or \$50 back from the hospital when you stay overnight at our Members First hospitals<sup>3</sup>.

### Don't forget waiting periods apply

#### 2 Month waiting period

- For pre-existing conditions, ailments or illnesses of a psychiatric nature.<sup>4</sup>

#### 12 Month Waiting Period

- For all other pre-existing conditions, ailments and illnesses
- Pregnancy related conditions

For further information please refer to the important information guide at [bupa.com.au/oshc-info](http://bupa.com.au/oshc-info)

#### Waiting periods don't apply when:

- Treatment is required as a result of an accident sustained after joining us
- You have a condition which is defined under the Emergency Treatment section of the Important Information Guide at [bupa.com.au/oshc-info](http://bupa.com.au/oshc-info)

#### Services not covered

- Procedures not approved by the Medical Services Advisory Committee.
- Procedures not recognised by Medicare.
- Experimental treatment.
- Respite care.
- Elective cosmetic surgery.

There are other services that are not fully covered or not covered at all. If you want more information, including what's covered and what's not, read this together with our Important Information Guide at [bupa.com.au/oshc-info](http://bupa.com.au/oshc-info)

<sup>1</sup>MBS is the list of medical services and treatments recognised for coverage by Medicare and the associated fees for such services and treatments set by the Australian Government. <sup>2</sup>\$300 yearly limit for singles, \$600 for couples and families. <sup>3</sup>Conditions apply. Contact us for more details. <sup>4</sup>The standard 2 months waiting period for pre-existing conditions of a psychiatric nature is not enforced by Bupa until further notice. <sup>5</sup>OSHC does not provide cover for extended family members, such as your mother, father, brother or aunt. If these family members come to Australia to visit you, we can provide them with their own overseas visitors cover. Contact us on 134 135 for more details.

# OSHC Extras Cover

OSHC Extras is an extras cover designed for young and healthy students looking for great value. OSHC Extras can be taken out in addition to your visa compliant Overseas Student Health Cover (OSHC) and offers extra services that are not covered by OSHC alone, up to the relevant yearly visit limits. You'll get 100% cover for a set number of Members First extras services<sup>1</sup> each year that you may need while studying in Australia, such as a dental check-up, physio, chiro and podiatry consultations (subject to yearly visit limits). That means you won't pay any out-of-pocket costs for those included extras at Members First Providers and up to the yearly visit limits. We've made it simple to understand and easy to use so you'll know what value you're getting from the start.

	Members First Extras - What's Covered	Yearly visits
✓	Dental check up <sup>2</sup>	1
✓	Physio, chiro and / or podiatry consultations <sup>3</sup>	3
✓	Bonus Dollars - \$50 for singles, \$100 for couples	1
✓	Consultations via phone with Bupa Dietitians <sup>5</sup>	2
A 2 month initial waiting period for extras services applies		

## Bonus Dollars

We will contribute a total of \$50 (\$100 for couple and family memberships), payable once per year, that can be shared across your extras services to put towards out-of-pocket (extras) expenses at Members First healthcare providers (e.g. for a filling or additional physio treatment).

## Bupa Optical

\$50 voucher available at Bupa Optical stores.<sup>4</sup>

For a list of Bupa Optical providers near you, visit [www.bupa.com.au/find-a-provider](http://www.bupa.com.au/find-a-provider) or find out more at [bupaoptical.bupa.com.au](http://bupaoptical.bupa.com.au)

## Members First provider rates

This cover allows you to access Members First rates for selected extras services at Members First healthcare providers even if you don't receive a benefit under this cover. This means that you will have certainty of cost for a wide range of services and consultations.

For a list of Members First providers near you, visit [www.bupa.com.au/find-a-provider](http://www.bupa.com.au/find-a-provider)

## More value at Members First Platinum

You'll get 100% cover for a set number of extras services at Members First providers each year. Plus, when you add hospital cover, you'll pay nothing for specific additional general dental services at Members First Platinum Dentists.<sup>6</sup>

Find out more at [bupa.com.au/members-first-platinum](http://bupa.com.au/members-first-platinum)

## Members First Provider Network

Bupa Members First is an extensive network of healthcare professionals including dental, physiotherapy, chiropractic and podiatry providers. OSHC Extras is available exclusively through this network with the benefit of 100% cover on the set number of included services (subject to yearly visit limits). This means you won't have to pay any out-of-pocket expenses when you visit a Members First Network provider for these services. OSHC Extras does not cover any services at non-Bupa Members First healthcare providers.

## Commonly used Extras

To make it easier for you to compare our other extras covers, we have listed the extras services most commonly used by our members below.

		Extras				
		Budget Extras 60	Your Choice Extras 60 (Choose four services)	Top Extras 60	Top Extras 75	Top Extras 90
		At least 60% back at Members First providers <sup>9</sup>	At least 60% back at Members First providers <sup>9</sup>	At least 60% back at Members First providers <sup>9</sup>	At least 75% back at Members First providers <sup>9</sup>	At least 90% back at Members First providers <sup>9</sup>
		Yearly limits				
	Waiting periods					
General dental	2 months	\$350 ♦ \$700 ●	\$700 <sup>7</sup>	Unlimited	Unlimited	Unlimited
Major dental	12 months	X	\$500 <sup>7</sup>	\$1,000	\$1,100	\$1,200
Optical	2 months	\$150 ♦ \$300 ●	\$180	\$200	\$240	\$280
Physiotherapy	2 months	\$350 ♦ \$700 ● combined limit	\$450 <sup>7</sup>	\$700	\$800	\$900
Chiropractic and osteopathy	2 months		\$350 <sup>7</sup> ♦ \$700 <sup>7</sup> ●	\$500 ♦ \$1,000 ●	\$600 ♦ \$1,200 ●	\$700 ♦ \$1,400 ●
Natural therapies <sup>8</sup>	2 months		\$500 <sup>7</sup> ♦ \$100 ♦ \$200 ●	\$400 ♦ \$150 ♦ \$300 ●	\$500 ♦ \$200 ♦ \$400 ●	\$500 ♦ \$200 ♦ \$400 ●
Other services	Up to 12 months	Go to: <a href="http://bupa.com.au/oshc-info">bupa.com.au/oshc-info</a>				
		Low Cover → High Cover				

♦ Per person ● Per membership

<sup>1</sup>Yearly visit limits, bonus dollar quantities, waiting periods and fund rules apply. <sup>2</sup>Includes exam, scale and clean, fluoride and two bitewing x-rays only. <sup>3</sup>Three service(s) every year (combined limit for Physiotherapy, Chiropractic and Podiatry). <sup>4</sup>Provision of email address required for voucher delivery. <sup>5</sup>Bupa Dietitian consultations are available and conducted in English only. <sup>6</sup>Waiting periods, fund and policy rules apply. <sup>7</sup>This amount increases year on year up to a maximum of six years.

<sup>8</sup>The following services are covered under Natural Therapies; Massage (remedial massage, myotherapy, Traditional Chinese Medicine remedial massage), Acupuncture, and Chinese herbalism <sup>9</sup>For most items at our Members First extras providers covering dental, physio, chiro and podiatry consultations (podiatry not covered on Budget Extras 60). Yearly limits, waiting periods, policy and fund rules apply. Excludes orthodontics, orthotics and hospital treatments. Set benefits apply at other recognised providers.

# More for our members

We believe all members deserve help and support to achieve and maintain improved health and wellbeing, from programs that support you in achieving better health outcomes to self-management guides for long-term health conditions. It's all part of our commitment to helping you live a healthier, happier life.



## 24-hour support line

Our 24-hour Student Advice Line provides advice and assistance, in 180 languages, for a range of emergency situations, including; Medical and accident assistance, Home and property inquiries, General tax and legal inquiries, Personal safety, drug or alcohol issues and Trauma counselling.

To use this service simply call **1300 884 235**



## Find a Bupa-friendly doctor

A Bupa-friendly doctor agrees to submit your claim directly to Bupa to help reduce or eliminate your out-of-pocket expenses.<sup>1</sup>

Search for a doctor by visiting [bupa.com.au/find-a-doctor](https://www.bupa.com.au/find-a-doctor)



## myBupa

[myBupa.com.au](https://www.myBupa.com.au) is our member self service area. It helps you easily manage and understand your Health Insurance online.

### Once you register, simply log in using your secure log-in details to:

- Access your policy documents and tax information.
- Submit an Extras claim and see your claim history.
- Update your personal details.
- Access exclusive health tools and discounts.
- Put Bupa in your pocket with the myBupa App.



## BupaPlus<sup>®</sup>

With offers from over 40 partners, Bupa Plus is our way of saying thanks to everyone who chooses Bupa as their health insurer.

- **endota spa** – 25% off endota products purchased online
- **RedBalloon** – \$30 off any RedBalloon experience when you spend \$129 or more
- **New Balance** – 20% off selected full priced New Balance products purchased online
- **Movie vouchers** – up to 25% off the box office price when you buy Event Cinemas, Birch Carroll & Coyle, Greater Union and Village Cinemas movie vouchers online

To redeem these offers and more, visit [myBupa.com.au/offers](https://www.myBupa.com.au/offers). Terms and conditions apply.

## Ways you can save

### Members First Hospitals

Use our Members First hospitals to help reduce or eliminate out-of-pocket hospital expenses.

### Members First Day Hospital

Use our Members First Day Hospital for no out-of-pocket hospital or inpatient medical services. Not available in NT. Any excess related to your cover will still apply.

## Still not sure where to start? Talk to our friendly team.

 [bupa.com.au/students](https://www.bupa.com.au/students)

 Visit a Bupa Health Insurance store

 **1800 888 942**

# Important things you need to know about your health cover

## Switching from another OSHC provider

If you're changing from another OSHC provider to Bupa, you'll continue to be covered for all benefit entitlements that you had on your old cover, as long as these services are offered on your new cover with us, and there is no gap between your previous OSHC and your Bupa cover. This is referred to as 'continuity'.

When changing health funds, extras benefits paid by your old fund will be counted towards your yearly limits in your first year of membership with us. Any benefits paid by your old fund also count towards lifetime maximums.

For more information on switching please refer to the Important Information Guide; [bupa.com.au/oshc-info](http://bupa.com.au/oshc-info)

## What is covered?

### Hospital costs covered

With private hospital cover, you can choose to be treated as a private patient in either a private or public hospital. When admitted to hospital, in most cases you will be covered for in-hospital charges when provided as part of your in-hospital treatment including:

- Accommodation for overnight or same-day stays.
- Operating theatre, intensive care and labour ward fees.
- Supplied pharmaceuticals approved for the condition to be treated by the Pharmaceutical Benefits Scheme (PBS) and provided as part of your in hospital treatment.

- Physiotherapy, occupational therapy, speech therapy and other allied health services provided as part of an inpatient admission.
- Surgically implanted prosthesis up to the approved benefit on the Government's prosthesis list.
- Private room where available and clinically appropriate.<sup>1</sup>

### Medical costs covered

These are the fees charged by your doctor, surgeon, anaesthetist or other specialist for any treatment given to you. You are covered for:

- The cost of inpatient and outpatient medical services, covered up to 100% the Medicare benefit schedule (MBS) fee. The schedule fees mentioned above are the fees determined by the Australian Government as the appropriate fee for a specific service for Australian residents.
- Most inpatient or outpatient diagnostic tests recognised by Medicare as medically necessary (e.g. pathology, radiology).
- Outpatient medical services provided by an allied health provider (e.g. psychologist, optometrist, physiotherapist) where a Medicare benefit would be payable for an Australian resident.
- If your doctor, specialist or allied health providers charge more than the Medicare benefit Schedule Fee there will be a 'gap' for you to pay.

## What is not covered?

### Hospital costs not covered

Situations when you are likely not to be covered or to have large out-of-pocket expenses include:

- During a waiting period
- When you are treated at a non-agreement hospital
- For the fixed fee charged by a fixed fee hospital or a hospital that has a fixed fee service
- When you have not been admitted into a hospital and are treated as an outpatient (e.g. emergency room treatment, outpatient antenatal consultations with an obstetrician prior to childbirth) you may not be covered

### Medical costs not covered

You will not be covered for:

- Medical services for surgical procedures performed by a dentist, podiatrist, or any other practitioner or service that is not eligible for a rebate through Medicare
- Costs for medical examinations, x-rays, inoculation or vaccinations and other treatments required relating to acquiring a visa for entry into Australia or permanent residency visa
- Cosmetic surgery.

For more information on what is not covered please refer to the Important Information Guide [bupa.com.au/oshc-info](http://bupa.com.au/oshc-info)

## Waiting periods

A waiting period is the time when you are not covered for a particular service. It starts on the date that you enter Australia or the date that you start your membership, whichever is the later date.

If you receive treatment that falls within a waiting period, you will have to pay for some or all of the hospital and medical charges unless the treatment is classed as Emergency Treatment.

The following waiting periods apply to Overseas Student Health Cover:

Hospital cover	Waiting period
Palliative care, rehabilitation and hospital psychiatric services	2 months <sup>2</sup>
Pre-existing conditions, ailments or illnesses	12 months
Pregnancy and birth (obstetrics)	12 months

<sup>2</sup>The standard 2 months waiting period for pre-existing conditions, ailments or illnesses of a psychiatric nature is not enforced by Bupa on Overseas Student Health Cover until further notice.



### Pre-existing conditions

A pre-existing condition is any condition, ailment or illness that you had signs or symptoms of during the six months before you joined or upgraded to a higher level of cover with us. It is not necessary that you or your doctor knew what your condition, ailment or illness was or that the condition, ailment or illness had been diagnosed.

Keep in mind that a doctor appointed by us will decide whether your condition is pre-existing. That said, the appointed doctor must consider your treating doctors' information in relation to the condition, ailment or illness that they treated you for, although they're not bound to agree with them.

### Reducing your out-of-pocket hospital costs

#### Bupa Medical Gap Scheme

The Bupa Medical Gap Scheme is designed to remove or reduce the costs you pay for your treatment in hospital. Where a doctor chooses to use the Scheme for your treatment, they agree to only charge up to a certain fee. Bupa then pays a much higher amount than we normally would to help cover the extra cost. If a doctor uses the no-gap option, Bupa covers all of the

extra charges, so you pay nothing for that doctor's medical fees. Otherwise, for each doctor choosing to use the Gap Scheme, the most you'll pay is up to \$500 out-of-pocket on medical costs. Each doctor involved in your treatment can choose to use the Bupa Medical Gap Scheme for your admission in a Public Hospital, or a Private Hospital with which Bupa has an agreement.

See [bupa.com.au/medicalgapscheme](https://bupa.com.au/medicalgapscheme) for more information.

#### Your Extras Cover Members First Network

Bupa Members First is an extensive network of healthcare professionals including dental, physiotherapy, chiropractic and podiatry providers. OSHC Extras is available exclusively through this network with the benefit of 100% cover on the set number of included services (subject to yearly visit limits). This means you won't have to pay any out-of-pocket expenses when you visit a Members First Network provider for these services. OSHC Extras does not cover any services at non-Bupa Members First healthcare providers.

See [bupa.com.au/find-a-provider](https://bupa.com.au/find-a-provider) for more information.

### Optical Partners

Optical Partners give you access to flexibility and choice as well as discounts and offers (up to your yearly limits). You can choose where to shop at over 400 locations Australia-wide and have access to offers that suit your individual optical needs. Details of these offers may change from time to time.

Visit [bupa.com.au/opticalpartners](https://bupa.com.au/opticalpartners) for more.

### Extras waiting periods

When you first take out or upgrade your health cover there's a period of time before you can make a claim on your new level of cover. This is common across the health insurance industry. You can't claim for services that you receive during this period at your new level of cover, even if you wait to submit the claim once the period is over. An initial waiting period of two months applies for OSHC Extras cover.

### Easy access at myBupa

Use and view your membership details online or via our myBupa app. Access your cover details, make claims and update your membership 24/7 using any device with just a few clicks.

You can:

- Get real-time notifications when your claim is processed
- Check your remaining limits after your extras claim
- Get your tax statements; and
- Manage your payments and payment information.

### Tap fast. Claim quick.

With just one tap you can claim with iPhone, Apple Watch or Android phone.<sup>1</sup>

Add a digital membership card today, simply follow the steps at [bupa.com.au/card](https://bupa.com.au/card)



# We're here to help

We get that there's a lot of info to take in when it comes to health insurance but that's what we're here for.

Unsure of any words? Visit: [bupa.com.au/glossary](https://bupa.com.au/glossary)

Other important information you should know can be found at: [bupa.com.au/oshc-info](https://bupa.com.au/oshc-info)

Go [bupa.com.au/fund-rules-oshc](https://bupa.com.au/fund-rules-oshc) to see our Overseas Students fund rules.

Get in touch whenever you need to and we'll answer any questions you might have.

## Bupa Health Insurance



[bupa.com.au/students](https://bupa.com.au/students)



Visit a **Bupa Health Insurance store**



**1800 888 942** (from within Australia)  
**+61 3 9937 4223** (from outside Australia)



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